

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

REBECCA L SERRATO

Case No. 09-08254

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2009.
- 2) The plan was confirmed on 05/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 06/05/2012.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$22,990.00 |
| Less amount refunded to debtor           | \$0.00      |

**NET RECEIPTS:**

**\$22,990.00**

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$2,809.00 |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$1,145.52 |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,954.52**

|   |          |
|---|----------|
| Attorney fees paid and disclosed by debtor: | \$691.00 |
|---|----------|

**Scheduled Creditors:**

| Creditor Name                | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| BANK OF AMERICA              | Secured   | 0.00            | NA             | NA            | 0.00           | 0.00      |
| BANK ONE/JPM CHASE           | Unsecured | 4,259.91        | 4,513.76       | 4,513.76      | 413.35         | 0.00      |
| BECKET & LEE LLP             | Unsecured | 3,033.45        | 3,162.39       | 3,162.39      | 289.61         | 0.00      |
| CAPITAL ONE AUTO FINANCE     | Secured   | NA              | 0.00           | 0.00          | 0.00           | 0.00      |
| CITIFINANCIAL                | Unsecured | 18,881.00       | 15,155.45      | 15,155.45     | 8,104.02       | 0.00      |
| COUNTY ACRES ESTATES         | Unsecured | 2,000.00        | 2,000.00       | 2,000.00      | 2,000.00       | 0.00      |
| DELL FINANCIAL SERVICES      | Unsecured | 1,142.00        | 1,142.07       | 1,142.07      | 190.34         | 0.00      |
| EAST BAY FUNDING             | Unsecured | 3,566.00        | 3,664.28       | 3,664.28      | 335.56         | 0.00      |
| EAST BAY FUNDING             | Unsecured | 3,805.00        | 3,805.60       | 3,805.60      | 348.49         | 0.00      |
| ECAST SETTLEMENT CORPORATION | Unsecured | 10,198.11       | 10,198.11      | 10,198.11     | 936.72         | 0.00      |
| ECAST SETTLEMENT CORPORATION | Unsecured | 9,637.60        | 9,901.74       | 9,901.74      | 909.50         | 0.00      |
| FIRST EQUITY CARD            | Unsecured | 13,650.31       | 14,507.93      | 14,507.93     | 1,332.59       | 0.00      |
| ILLINOIS STUDENT ASSIST COMM | Unsecured | NA              | 0.00           | 0.00          | 0.00           | 0.00      |
| JP MORGAN CHASE BANK         | Secured   | NA              | 0.00           | 0.00          | 0.00           | 0.00      |
| MARTI ROME                   | Unsecured | 2,000.00        | NA             | NA            | 0.00           | 0.00      |
| NANCY MURPHY                 | Unsecured | 600.00          | NA             | NA            | 0.00           | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 917.00          | 1,130.22       | 1,130.22      | 79.29          | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 7,623.00        | 7,919.06       | 7,919.06      | 725.20         | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 18,738.00       | 19,214.08      | 19,214.08     | 1,764.86       | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 2,231.82        | 2,231.82       | 2,231.82      | 198.65         | 0.00      |
| WELLS FARGO BANK             | Unsecured | 14,911.95       | 15,321.27      | 15,321.27     | 1,407.30       | 0.00      |

| <b>Summary of Disbursements to Creditors:</b> |                          |                           |                          |
|---|--------------------------|---------------------------|--------------------------|
|   | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
| <b>Secured Payments:</b>                      |                          |                           |                          |
| Mortgage Ongoing                              | \$0.00                   | \$0.00                    | \$0.00                   |
| Mortgage Arrearage                            | \$0.00                   | \$0.00                    | \$0.00                   |
| Debt Secured by Vehicle                       | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Secured                             | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL SECURED:</b>                         | <b>\$0.00</b>            | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>Priority Unsecured Payments:</b>           |                          |                           |                          |
| Domestic Support Arrearage                    | \$0.00                   | \$0.00                    | \$0.00                   |
| Domestic Support Ongoing                      | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Priority                            | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL PRIORITY:</b>                        | <b>\$0.00</b>            | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>GENERAL UNSECURED PAYMENTS:</b>            | <b>\$113,867.78</b>      | <b>\$19,035.48</b>        | <b>\$0.00</b>            |

| <b>Disbursements:</b>        |                           |
|------------------------------|---------------------------|
| Expenses of Administration   | <u>\$3,954.52</u>         |
| Disbursements to Creditors   | <u>\$19,035.48</u>        |
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$22,990.00</u></b> |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/21/2012

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.